

B1 (Official Form 1)(04/13)

United States Bankruptcy Court District of Puerto Rico		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): FIGUEROA MERCED, ANGEL LUIS		Name of Joint Debtor (Spouse) (Last, First, Middle): LOPEZ CRESPO, MARIA DEL ROSARIO
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-3746		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0699
Street Address of Debtor (No. and Street, City, and State): 11 CALLE C PARCELAS AMADEO VEGA BAJA, PR <div style="text-align: right; font-size: small;">ZIP Code 00693</div>		Street Address of Joint Debtor (No. and Street, City, and State): 11 CALLE C PARCELAS AMADEO VEGA BAJA, PR <div style="text-align: right; font-size: small;">ZIP Code 00693</div>
County of Residence or of the Principal Place of Business: VEGA BAJA		County of Residence or of the Principal Place of Business: VEGA BAJA
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**FIGUEROA MERCED, ANGEL LUIS
LOPEZ CRESPO, MARIA DEL ROSARIO****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ JUAN O. CALDERON-LITHGOW April 27, 2014
Signature of Attorney for Debtor(s) (Date)**JUAN O. CALDERON-LITHGOW****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**FIGUEROA MERCED, ANGEL LUIS
LOPEZ CRESPO, MARIA DEL ROSARIO**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ ANGEL LUIS FIGUEROA MERCED
Signature of Debtor **ANGEL LUIS FIGUEROA MERCED**

X /s/ MARIA DEL ROSARIO LOPEZ CRESPO
Signature of Joint Debtor **MARIA DEL ROSARIO LOPEZ CRESPO**

Telephone Number (If not represented by attorney)

April 27, 2014

Date

Signature of Attorney*

X /s/ JUAN O. CALDERON-LITHGOW
Signature of Attorney for Debtor(s)

JUAN O. CALDERON-LITHGOW 205607

Printed Name of Attorney for Debtor(s)

Juan O. Calderon-Lithgow

Firm Name

**P.O. BOX 1710
VEGA BAJA, P. 00694-1710**

Address

(787) 858-5476 Fax: (787) 858-5476

Telephone Number

April 27, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of Puerto Rico**

In re **ANGEL LUIS FIGUEROA MERCED
MARIA DEL ROSARIO LOPEZ CRESPO**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ ANGEL LUIS FIGUEROA MERCED
ANGEL LUIS FIGUEROA MERCED

Date: April 27, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of Puerto Rico**

In re **ANGEL LUIS FIGUEROA MERCED
MARIA DEL ROSARIO LOPEZ CRESPO**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ MARIA DEL ROSARIO LOPEZ CRESPO
MARIA DEL ROSARIO LOPEZ CRESPO

Date: April 27, 2014

United States Bankruptcy Court
District of Puerto Rico

In re **ANGEL LUIS FIGUEROA MERCED,**
MARIA DEL ROSARIO LOPEZ CRESPO

Debtors

Case No. _____

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	22,201.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		19,666.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		42,415.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,691.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,166.00
Total Number of Sheets of ALL Schedules		30			
Total Assets			22,201.00		
Total Liabilities				62,081.22	

United States Bankruptcy Court
District of Puerto Rico

In re **ANGEL LUIS FIGUEROA MERCED,**
MARIA DEL ROSARIO LOPEZ CRESPO

Debtors

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	2,691.00
Average Expenses (from Schedule J, Line 22)	2,166.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,833.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		42,415.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		42,415.22

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	ACC XXXXXX7552		J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	LIVING ROOM FURNITURE DINNING ROOM FURNITURE MASTER BED SECON BED KITCHEN UTENSILS WASHING MACHINE MICROWAVE OVEN STOVE REFRIGERATOR TV SET STEREO AUDIO SYSTEM DVD PERSONAL COMPUTER		J	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	PERSONAL CLOTHES		J	500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > **2,500.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		NISSAN VERSA 2013	J	17,501.00
		TOYOTA CLX559	J	2,200.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **19,701.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **22,201.00**

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. §522(b)(2)

☐ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Household Goods and Furnishings</u>			
LIVING ROOM FURNITURE	11 U.S.C. § 522(d)(3)	2,000.00	2,000.00
DINNING ROOM FURNITURE			
MASTER BED			
SECON BED			
KITCHEN UTENSILS			
WASHING MACHINE			
MICROWAVE OVEN			
STOVE			
REFRIGERATOR			
TV SET			
STEREO AUDIO SYSTEM			
DVD			
PERSONAL COMPUTER			
<u>Wearing Apparel</u>			
PERSONAL CLOTHES	11 U.S.C. § 522(d)(3)	500.00	500.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
TOYOTA CLX559	11 U.S.C. § 522(d)(2)	2,200.00	2,200.00

Total: **4,700.00** **4,700.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx6302							
EMPRESAS BERRIOS PO BOX 674 CIDRA, PR 00639		H					
		8/05/13 INSTALLMENT SALES CONTRACT					
		Value \$ Unknown				2,165.00	Unknown
Account No. xxxxxxxxxxx0865							
FIRST FEDERAL SAVING AUTO LOAN DEPT PO BOX 13817 SAN JUAN, PR 00908-3817		H					
		3/10/14 NISSAN VERSA 2013					
		Value \$ 17,501.00				17,501.00	0.00
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						19,666.00	0.00
Total (Report on Summary of Schedules)						19,666.00	0.00

0 continuation sheets attached

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxx4818 ALLIED INTERSTATE PO BOX 4000 WARRENTON, VA 20188		J	2013 COLLECTION AGENT FOR DISH NETWORK			0.00
Account No. TABLILLA IDD115 AUTORIDAD CARRETERAS AUTOEXPRESO PO BOX 11889 SAN JUAN, PR 00922-1889		H	2013 BOLETOS AUTOEXPRESO SEE ATTACHMENT TO SCHEDULE			27,450.20
Account No. xxx-xxxx-0087 CICA COLLECTION PO BOX 12338 SAN JUAN, PR 00914-0338		J	2013 COLLECTION AGENCY FOR FIRSTBANK			0.00
Account No. xxxxxxxx3448 CINGULAR/AT&T MIDLAND BANKRUPTCY 5407 ANDREWS HWY MIDLAND, TX 79706		W	1/03/13 CEL PHONE SERVICES			1,812.00
<div style="display: flex; justify-content: space-between;"> <u>7</u> continuation sheets attached Subtotal (Total of this page) </div>						29,262.20

B6F (Official Form 6F) (12/07) - Cont.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. XXXX0366 CLARO PO BOX 360998 SAN JUAN, PR 00936	J	2013 CEL PHONE SERVICES				143.00
Account No. XXX6572 CLARO BANKRUPTCY DEPT PO BOX 360998 SAN JUAN, PR 00936	J	2013 CEL PHONE SERVICES				70.00
Account No. XXXX1133 DISH NETWORK DEPT 0063 PALATINE, IL 60055-0363	J	2013 TV SERVICES				0.00
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	11/24/2012 TICKET 30710333				25.00
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	11/24/2012 TICKET 30710332				50.00
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 288.00

B6F (Official Form 6F) (12/07) - Cont.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	6/6/2009 TICKET 27976879				25.00
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	4/23/2009 TICKET 26664446				50.00
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	4/14/2009 TICKET 26682845				50.00
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	2/27/2009 TICKET 26501751				50.00
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	2/16/2009 TICKET 25796020				50.00
Sheet no. <u>2</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						225.00

B6F (Official Form 6F) (12/07) - Cont.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	8/26/2008 TICKET 25749231				50.00
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	8/22/2008 TICKET 257492				50.00
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	8/22/2008 TICKET 25749213				50.00
Account No. xxx4255 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	8/20/2008 TICKET 2489608				50.00
Account No. xxxxxxxx xxX599 DTOP PO BOX 41269 SAN JUAN, PR 00940	H	10/6/2010 TRAFFIC TICKETS				1,444.00
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,644.00

B6F (Official Form 6F) (12/07) - Cont.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx2598 DTOP PO BOX 41269 SAN JUAN, PR 00940	W	2012 TRAFFIC TICKETS				580.00
Account No. xxxxxxxxxxx4991 FIRST FEDERAL SAVINGS AUTO LOAN DEPT PO BOX 13817 SAN JUAN, PR 00908-3817	W	Opened 12/15/10 Last Active 3/27/13 AUTOMOBILE				4,302.00
Account No. xxxxxx2183 HOSPITAL PAVIA PO BOX 11137 SAN JUAN, PR 00910-1137	J	2013 MEDICAL SERVICES				851.02
Account No. 8728 ILCA COLLECTION AGENCY PO BOX 362211 SAN JUAN, PR 00936-2211	J	2013 COLLECTION AGENTE FOR PRASA (AQUEDUCT)				133.00
Account No. xxx3991 ISLAND FINANCE CALLE PALMER 8 CIALES, PR 00638	J	6/16/2005 LOAN				2,460.00
Sheet no. 4 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						8,326.02

B6F (Official Form 6F) (12/07) - Cont.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx2869 KOMODIDAD DISTRIBUTORS PO BOX 6359 CAGUAS, PR 00626	W	Opened 11/01/10 Last Active 12/24/10 CREDIT ACCOUNT				857.00
Account No. xxxxxxxxxxxx2437 LIBERTY CABLEVISION OF PR PO BOX 719 LUQUILLO, PR 00773	W	Opened 3/01/08 Last Active 10/11/08 CABLE TV SERVICES				Unknown
Account No. xxx3991 OPERATING PARTNERS CO INC PO BOX 194499 SAN JUAN, PR 00919	J	6/16/2005 COLLECTION AGENT FOR ISLAND FINANCE				0.00
Account No. xxxxxxx0008 PREPA P.O.BOX 363508 SAN JUAN, PR 00936	W	3/29/11 UTILITY				989.00
Account No. xxxxxxx4009 PREPA P.O.BOX 363508 SAN JUAN, PR 00936	H	5/01/09 UTILITY				0.00
Sheet no. 5 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,846.00

B6F (Official Form 6F) (12/07) - Cont.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx5112 RPM PO BOX 1548 LYNNWOOD, WA 98046-1548	J	2011 COLLECTION AGENT FOR AT&T MOBILITY				0.00
Account No. xxxx7715 SOUTHWEST CREDIT PO BOX 142589 AUSTIN, TX 78714	J	COLLECTION AGENT FOR AT&T MOBILITY				0.00
Account No. xxxx3923 STELLAR RECOVERY INC 1327 HIGHWAY 2 WEST KALISPELL, MT 59901	W	Opened 2/01/14 Collection Attorney Dish Network				612.00
Account No. CM2014-66 STEVEN SEGAL JIMENEZ PO BOX 366220 SAN JUAN, PR 00936-6220	J	2014 COLLECTION AGENT FOR OPERATING PARTNERS				0.00
Account No. xxxxxxxxxxx0366 VERIZON WIRELESS 500 TECHONOLOGY DR STE 550 WELDON SPRINGS, MO 63304	W	1/19/11 WIRELESS SERVICES				143.00
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 755.00

B6F (Official Form 6F) (12/07) - Cont.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxx6572 VERIZON WIRELESS 500 TECHNOLOGY DR STE 550 WELDON SPRINGS, MO 63304		H	6/01/13 WIRELESS SERVICES			69.00
Account No.						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) Total (Report on Summary of Schedules)
						69.00
						42,415.22



AUTORIDAD DE CARRETERAS Y TRANSPORTACIÓN
DEPARTAMENTO DE TRANSPORTACIÓN Y OBRAS PÚBLICAS

ESTADO LIBRE ASOCIADO DE PUERTO RICO

BOLETOS POR FALTA ADMINISTRATIVA

Evación Peaje Electrónico -- Cifra de Ingreso 2191

ANGEL L FIGUEROA MERCED
PARCELAS AMADEO
11 CALLE C
VEGA BAJA, PR 00693

Fecha de Emisión: 17/02/2014
Tablilla: IDD115
Cantidad Total a Pagar: \$27,450.20

El vehículo registrado a su nombre y cuyas señas aparecen en esta notificación ha evadido el pago de peajes en los carriles de AutoExpreso, Sistema Electrónico de Peaje, cuando transitaba por las Autopistas indicadas. Esto representa una violación al Artículo 23.02 de Ley Número 22 del 7 de enero de 2000, según enmendada, conocida como Ley de Vehículos y Tránsito de Puerto Rico. Por disposición del Artículo 24.05 (f) de la Ley Núm. 22, supra, el dueño registral del vehículo es responsable de las violaciones aquí documentadas.

Boleto	Fecha	Hora	Plaza	Carril	Peaje a pagar	Multa a pagar	Pagos/ajustes/otros	Cantidad a pagar multa	Apelar en o antes de	Pagar en o antes de
13660077	09/02/2014	08:39:22	BUCHANAN	20	\$1.10	\$100.00	\$0.00	\$101.10	08/03/2014	23/03/2014
13628507	07/02/2014	05:42:15	BUCHANAN	23	\$1.10	\$100.00	\$0.00	\$101.10	06/03/2014	21/03/2014
13628506	07/02/2014	05:26:36	VEGA ALTA	16	\$1.10	\$100.00	\$0.00	\$101.10	06/03/2014	21/03/2014
13574235	03/02/2014	06:53:25	BUCHANAN	22	\$1.10	\$100.00	\$0.00	\$101.10	01/03/2014	16/03/2014
13574234	03/02/2014	06:44:20	DTL ESTE RIGHT LANE	11	\$3.50	\$100.00	\$0.00	\$103.50	01/03/2014	16/03/2014
13574233	03/02/2014	06:27:47	VEGA ALTA	14	\$1.10	\$100.00	\$0.00	\$101.10	01/03/2014	16/03/2014
13559409	02/02/2014	18:10:30	TOA BAJA	5	\$1.10	\$100.00	\$0.00	\$101.10	28/02/2014	15/03/2014
13559408	02/02/2014	14:16:02	BUCHANAN	23	\$1.10	\$100.00	\$0.00	\$101.10	28/02/2014	15/03/2014
13559407	02/02/2014	14:01:49	VEGA ALTA	14	\$1.10	\$100.00	\$0.00	\$101.10	28/02/2014	15/03/2014
13472841	27/01/2014	17:12:49	TOA BAJA	5	\$1.10	\$100.00	\$0.00	\$101.10	22/02/2014	09/03/2014
13472840	27/01/2014	06:28:19	BUCHANAN	23	\$1.10	\$100.00	\$0.00	\$101.10	22/02/2014	09/03/2014
13440599	23/01/2014	06:27:52	BUCHANAN	22	\$1.10	\$100.00	\$0.00	\$101.10	20/02/2014	07/03/2014
13440598	23/01/2014	06:19:33	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	20/02/2014	07/03/2014
13105023	31/12/2013	07:17:18	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	26/01/2014	10/02/2014
13105022	30/12/2013	17:08:22	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	26/01/2014	10/02/2014
13010565	23/12/2013	17:14:46	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	18/01/2014	02/02/2014
13010564	23/12/2013	07:12:28	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	18/01/2014	02/02/2014
12798779	09/12/2013	17:11:48	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	04/01/2014	19/01/2014
12798778	09/12/2013	06:56:40	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	04/01/2014	19/01/2014
12798777	09/12/2013	06:48:32	DTL ESTE RIGHT LANE	11	\$3.50	\$100.00	\$0.00	\$103.50	04/01/2014	19/01/2014
12798776	09/12/2013	06:38:59	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	04/01/2014	19/01/2014
12772873	06/12/2013	18:30:27	DTL OESTE LANE	1	\$5.00	\$100.00	\$0.00	\$105.00	03/01/2014	18/01/2014
12772872	06/12/2013	16:04:23	SALINAS	14	\$1.75	\$100.00	\$0.00	\$101.75	03/01/2014	18/01/2014
12772871	04/12/2013	17:22:29	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	03/01/2014	18/01/2014
12772870	04/12/2013	10:55:28	GUAYNABO	15	\$0.75	\$100.00	\$0.00	\$100.75	03/01/2014	18/01/2014
12729601	03/12/2013	17:21:29	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	29/12/2013	13/01/2014
12729600	03/12/2013	06:30:37	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	29/12/2013	13/01/2014
12719595	02/12/2013	17:53:00	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	28/12/2013	12/01/2014
12719594	02/12/2013	16:42:53	CAGUAS NORTE	19	\$1.50	\$100.00	\$0.00	\$101.50	28/12/2013	12/01/2014
12719593	02/12/2013	16:17:01	SALINAS	14	\$1.75	\$100.00	\$0.00	\$101.75	28/12/2013	12/01/2014
12719592	02/12/2013	15:56:22	JUANA DIAZ ORT OESTE	13	\$0.50	\$100.00	\$0.00	\$100.50	28/12/2013	12/01/2014
12719591	02/12/2013	09:40:53	PONCE	2	\$0.75	\$100.00	\$0.00	\$100.75	28/12/2013	12/01/2014
12719590	02/12/2013	09:28:13	JUANA DIAZ ORT ESTE	2	\$0.50	\$100.00	\$0.00	\$100.50	28/12/2013	12/01/2014
12719589	02/12/2013	08:52:00	CAGUAS SUR	5	\$1.00	\$100.00	\$0.00	\$101.00	28/12/2013	12/01/2014



AUTORIDAD DE CARRETERAS Y TRANSPORTACIÓN
DEPARTAMENTO DE TRANSPORTACIÓN Y OBRAS PÚBLICAS

ESTADO LIBRE ASOCIADO DE PUERTO RICO

Boleto	Fecha	Hora	Plaza	Carril	Peaje a pagar	Multa a pagar	Pagos/ajustes/otros	Cantidad a pagar multa	Apelar en o antes de	Pagar en o antes de
12719588	02/12/2013	07:17:46	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	28/12/2013	12/01/2014
12719587	02/12/2013	07:08:38	DTL ESTE RIGHT LANE	11	\$4.00	\$100.00	\$0.00	\$104.00	28/12/2013	12/01/2014
12719586	02/12/2013	06:50:51	VEGA ALTA	15	\$1.00	\$100.00	\$0.00	\$101.00	28/12/2013	12/01/2014
12666692	27/11/2013	17:52:43	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	25/12/2013	09/01/2014
12666691	27/11/2013	06:32:50	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	25/12/2013	09/01/2014
12666690	27/11/2013	06:24:35	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	25/12/2013	09/01/2014
12666689	27/11/2013	06:18:10	VEGA ALTA	15	\$1.00	\$100.00	\$0.00	\$101.00	25/12/2013	09/01/2014
12666688	26/11/2013	16:59:45	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	25/12/2013	09/01/2014
12666687	26/11/2013	16:02:35	CAGUAS NORTE	19	\$1.50	\$100.00	\$0.00	\$101.50	25/12/2013	09/01/2014
12666686	26/11/2013	12:33:21	SALINAS	14	\$1.75	\$100.00	\$0.00	\$101.75	25/12/2013	09/01/2014
12666685	26/11/2013	10:37:39	SALINAS RAMP	1	\$0.35	\$100.00	\$0.00	\$100.35	25/12/2013	09/01/2014
12666684	26/11/2013	09:56:18	CAGUAS SUR	5	\$1.00	\$100.00	\$0.00	\$101.00	25/12/2013	09/01/2014
12642869	26/11/2013	06:27:07	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	22/12/2013	06/01/2014
12639381	25/11/2013	17:28:37	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	22/12/2013	06/01/2014
12639380	25/11/2013	06:12:31	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	22/12/2013	06/01/2014
12613407	22/11/2013	22:48:13	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	19/12/2013	03/01/2014
12613406	22/11/2013	22:15:27	PR-66	14	\$1.50	\$100.00	\$0.00	\$101.50	19/12/2013	03/01/2014
12587946	22/11/2013	17:55:58	DTL OESTE LANE	1	\$5.00	\$100.00	\$0.00	\$105.00	18/12/2013	02/01/2014
12587945	22/11/2013	10:50:03	PR-66	16	\$1.50	\$100.00	\$0.00	\$101.50	18/12/2013	02/01/2014
12587944	22/11/2013	05:42:40	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	18/12/2013	02/01/2014
12587943	22/11/2013	05:24:45	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	18/12/2013	02/01/2014
12587942	21/11/2013	18:35:05	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	18/12/2013	02/01/2014
12587941	21/11/2013	17:06:25	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	18/12/2013	02/01/2014
12587940	21/11/2013	16:53:48	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	18/12/2013	02/01/2014
12587939	21/11/2013	09:29:51	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	18/12/2013	02/01/2014
12587938	21/11/2013	06:55:52	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	18/12/2013	02/01/2014
12587937	21/11/2013	06:44:55	DTL ESTE RIGHT LANE	11	\$3.50	\$100.00	\$0.00	\$103.50	18/12/2013	02/01/2014
12587936	20/11/2013	18:11:40	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	18/12/2013	02/01/2014
12587935	20/11/2013	06:44:09	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	18/12/2013	02/01/2014
12587934	20/11/2013	06:35:38	DTL ESTE RIGHT LANE	11	\$3.50	\$100.00	\$0.00	\$103.50	18/12/2013	02/01/2014
12515793	15/11/2013	18:24:17	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	12/12/2013	27/12/2013
12493253	15/11/2013	06:47:00	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	11/12/2013	26/12/2013
12493252	15/11/2013	06:38:24	DTL ESTE RIGHT LANE	11	\$3.50	\$100.00	\$0.00	\$103.50	11/12/2013	26/12/2013
12493251	15/11/2013	06:32:00	VEGA ALTA	15	\$1.00	\$100.00	\$0.00	\$101.00	11/12/2013	26/12/2013
12493250	14/11/2013	18:14:15	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	11/12/2013	26/12/2013
12493249	13/11/2013	17:14:58	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	11/12/2013	26/12/2013
12465722	12/11/2013	18:05:34	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	08/12/2013	23/12/2013
12465721	12/11/2013	06:31:06	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	08/12/2013	23/12/2013
12465720	12/11/2013	06:22:26	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	08/12/2013	23/12/2013
12426051	08/11/2013	17:27:04	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	05/12/2013	20/12/2013
12392153	08/11/2013	10:58:47	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	04/12/2013	19/12/2013
12392152	08/11/2013	06:30:14	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	04/12/2013	19/12/2013
12392151	08/11/2013	06:21:37	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	04/12/2013	19/12/2013
12392150	07/11/2013	17:59:31	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	04/12/2013	19/12/2013
12392149	07/11/2013	06:38:53	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	04/12/2013	19/12/2013
12392148	07/11/2013	06:30:40	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	04/12/2013	19/12/2013



AUTORIDAD DE CARRETERAS Y TRANSPORTACIÓN
DEPARTAMENTO DE TRANSPORTACIÓN Y OBRAS PÚBLICAS

ESTADO LIBRE ASOCIADO DE PUERTO RICO

Boleto	Fecha	Hora	Plaza	Carril	Peaje a pagar	Multa a pagar	Pagos/ajustes/otros	Cantidad a pagar multa	Apelar en o antes de	Pagar en o antes de
12392147	06/11/2013	18:07:06	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	04/12/2013	19/12/2013
12392146	06/11/2013	15:26:45	MONTEHIEDRA RAMP	13	\$0.35	\$100.00	\$0.00	\$100.35	04/12/2013	19/12/2013
12392145	06/11/2013	06:07:53	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	04/12/2013	19/12/2013
12392144	06/11/2013	05:53:00	VEGA ALTA	15	\$1.00	\$100.00	\$0.00	\$101.00	04/12/2013	19/12/2013
12369726	05/11/2013	17:29:21	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	01/12/2013	16/12/2013
12369725	05/11/2013	06:17:05	BUCHANAN	20	\$1.00	\$100.00	\$0.00	\$101.00	01/12/2013	16/12/2013
12369724	05/11/2013	05:33:21	VEGA ALTA	15	\$1.00	\$100.00	\$0.00	\$101.00	01/12/2013	16/12/2013
12355063	04/11/2013	17:23:48	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	30/11/2013	15/12/2013
12355062	04/11/2013	06:20:48	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	30/11/2013	15/12/2013
12355061	04/11/2013	06:12:29	DTL ESTE RIGHT LANE	11	\$2.00	\$100.00	\$0.00	\$102.00	30/11/2013	15/12/2013
12324411	01/11/2013	17:38:22	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	28/11/2013	13/12/2013
12299050	01/11/2013	06:29:40	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	27/11/2013	12/12/2013
12299049	01/11/2013	06:22:15	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	27/11/2013	12/12/2013
12299048	31/10/2013	18:24:35	DTL OESTE LANE	1	\$3.50	\$100.00	\$0.00	\$103.50	27/11/2013	12/12/2013
12299047	31/10/2013	14:56:23	BUCHANAN	19	\$1.00	\$100.00	\$0.00	\$101.00	27/11/2013	12/12/2013
12299046	31/10/2013	14:43:01	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	27/11/2013	12/12/2013
12299045	31/10/2013	14:22:54	ARECIBO	13	\$0.75	\$100.00	\$0.00	\$100.75	27/11/2013	12/12/2013
12299044	31/10/2013	14:12:25	HATILLO	15	\$1.00	\$100.00	\$0.00	\$101.00	27/11/2013	12/12/2013
12299043	31/10/2013	09:17:12	ARECIBO	2	\$0.75	\$100.00	\$0.00	\$100.75	27/11/2013	12/12/2013
12299042	31/10/2013	09:06:16	MANATI	4	\$1.50	\$100.00	\$0.00	\$101.50	27/11/2013	12/12/2013
12299041	31/10/2013	08:51:02	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	27/11/2013	12/12/2013
12299040	31/10/2013	06:33:08	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	27/11/2013	12/12/2013
12299039	31/10/2013	06:24:51	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	27/11/2013	12/12/2013
12299038	30/10/2013	17:06:46	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	27/11/2013	12/12/2013
12299037	30/10/2013	06:31:37	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	27/11/2013	12/12/2013
12299036	30/10/2013	06:24:18	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	27/11/2013	12/12/2013
12277422	29/10/2013	18:27:16	MANATI	3	\$1.50	\$100.00	\$0.00	\$101.50	24/11/2013	09/12/2013
12277421	29/10/2013	18:08:12	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	24/11/2013	09/12/2013
12277420	29/10/2013	06:54:33	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	24/11/2013	09/12/2013
12277419	29/10/2013	06:46:23	DTL ESTE RIGHT LANE	11	\$3.50	\$100.00	\$0.00	\$103.50	24/11/2013	09/12/2013
12263439	28/10/2013	17:13:49	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	23/11/2013	08/12/2013
12263438	28/10/2013	06:48:38	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	23/11/2013	08/12/2013
12263437	28/10/2013	06:39:25	DTL ESTE RIGHT LANE	11	\$3.50	\$100.00	\$0.00	\$103.50	23/11/2013	08/12/2013
12263436	28/10/2013	06:28:54	VEGA ALTA	15	\$1.00	\$100.00	\$0.00	\$101.00	23/11/2013	08/12/2013
12248464	26/10/2013	19:32:49	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	22/11/2013	07/12/2013
12248463	26/10/2013	19:02:47	CAGUAS NORTE	19	\$1.50	\$100.00	\$0.00	\$101.50	22/11/2013	07/12/2013
12233681	26/10/2013	09:07:50	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	21/11/2013	06/12/2013
12233680	25/10/2013	17:50:33	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	21/11/2013	06/12/2013
12233679	25/10/2013	16:08:50	TEODORO MOSCOSO	6	\$3.25	\$100.00	\$0.00	\$103.25	21/11/2013	06/12/2013
12209617	25/10/2013	06:54:03	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209616	25/10/2013	06:46:06	DTL ESTE RIGHT LANE	11	\$4.00	\$100.00	\$0.00	\$104.00	20/11/2013	05/12/2013
12209615	24/10/2013	17:14:49	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209614	24/10/2013	06:41:13	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209613	24/10/2013	06:33:22	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	20/11/2013	05/12/2013
12209612	24/10/2013	06:26:29	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209611	23/10/2013	17:12:30	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013



AUTORIDAD DE CARRETERAS Y TRANSPORTACIÓN
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ESTADO LIBRE ASOCIADO DE PUERTO RICO

Boleto	Fecha	Hora	Plaza	Carril	Peaje a pagar	Multa a pagar	Pagos/ajustes/otros	Cantidad a pagar multa	Apelar en o antes de	Pagar en o antes de
12209610	23/10/2013	07:02:05	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209609	23/10/2013	06:53:45	DTL ESTE RIGHT LANE	11	\$4.00	\$100.00	\$0.00	\$104.00	20/11/2013	05/12/2013
12209608	22/10/2013	17:35:45	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209607	22/10/2013	06:41:20	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209606	22/10/2013	06:32:45	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	20/11/2013	05/12/2013
12209605	21/10/2013	16:03:37	BUCHANAN	20	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209604	21/10/2013	15:15:13	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209603	21/10/2013	06:32:13	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209602	21/10/2013	06:23:17	DTL ESTE RIGHT LANE	11	\$0.50	\$100.00	\$0.00	\$100.50	20/11/2013	05/12/2013
12209601	21/10/2013	06:15:56	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209600	17/10/2013	17:18:11	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209599	17/10/2013	05:41:34	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209598	17/10/2013	05:25:24	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209597	16/10/2013	18:27:58	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209596	16/10/2013	15:17:10	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209595	16/10/2013	05:56:10	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209594	15/10/2013	17:27:06	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209593	15/10/2013	06:32:37	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209592	15/10/2013	06:24:38	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	20/11/2013	05/12/2013
12209591	14/10/2013	17:10:15	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209590	14/10/2013	06:16:47	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209589	14/10/2013	06:08:54	DTL ESTE RIGHT LANE	11	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209588	14/10/2013	05:56:23	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209587	12/10/2013	15:00:35	ARECIBO	12	\$0.75	\$100.00	\$0.00	\$100.75	20/11/2013	05/12/2013
12209586	12/10/2013	11:13:01	ARECIBO	3	\$0.75	\$100.00	\$0.00	\$100.75	20/11/2013	05/12/2013
12209585	12/10/2013	11:03:20	MANATI	4	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209584	11/10/2013	17:18:46	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209583	11/10/2013	16:20:17	PR-66	15	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209582	11/10/2013	11:27:58	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209581	11/10/2013	11:13:32	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209580	07/10/2013	05:44:53	BUCHANAN	19	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209579	07/10/2013	05:29:08	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209578	06/10/2013	17:17:55	ARECIBO	12	\$0.75	\$100.00	\$0.00	\$100.75	20/11/2013	05/12/2013
12209577	06/10/2013	17:05:42	HATILLO	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209576	04/10/2013	12:44:38	PR-66	5	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209575	04/10/2013	11:36:21	PR-66	16	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209574	04/10/2013	06:49:47	PR-66	5	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209573	04/10/2013	06:30:41	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209572	04/10/2013	06:23:12	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	20/11/2013	05/12/2013
12209571	03/10/2013	17:45:07	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209570	03/10/2013	05:18:25	BUCHANAN	20	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209569	02/10/2013	17:21:28	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209568	02/10/2013	05:13:26	BUCHANAN	20	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209567	02/10/2013	04:59:43	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209566	01/10/2013	17:15:59	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209565	01/10/2013	06:34:13	BUCHANAN	20	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013



AUTORIDAD DE CARRETERAS Y TRANSPORTACIÓN
DEPARTAMENTO DE TRANSPORTACIÓN Y OBRAS PÚBLICAS

ESTADO LIBRE ASOCIADO DE PUERTO RICO

Boleto	Fecha	Hora	Plaza	Carril	Peaje a pagar	Multa a pagar	Pagos/ajustes/otros	Cantidad a pagar multa	Apelar en o antes de	Pagar en o antes de
12209564	01/10/2013	06:26:50	DTL ESTE RIGHT LANE	11	\$3.00	\$100.00	\$0.00	\$103.00	20/11/2013	05/12/2013
12209563	30/09/2013	17:53:59	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209562	30/09/2013	05:54:06	BUCHANAN	20	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209561	30/09/2013	05:38:25	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209560	27/09/2013	19:02:02	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209559	27/09/2013	06:03:26	BUCHANAN	19	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209558	27/09/2013	05:55:15	DTL ESTE RIGHT LANE	11	\$2.00	\$100.00	\$0.00	\$102.00	20/11/2013	05/12/2013
12209557	26/09/2013	17:29:11	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209556	26/09/2013	06:00:50	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209555	26/09/2013	05:52:50	DTL ESTE RIGHT LANE	11	\$2.00	\$100.00	\$0.00	\$102.00	20/11/2013	05/12/2013
12209554	25/09/2013	17:23:05	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209553	25/09/2013	05:46:44	BUCHANAN	20	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209552	23/09/2013	19:38:18	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209551	20/09/2013	18:31:48	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209550	20/09/2013	06:45:38	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209549	19/09/2013	17:57:35	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209548	19/09/2013	05:43:17	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209547	19/09/2013	05:35:14	DTL ESTE RIGHT LANE	11	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209546	18/09/2013	18:45:25	DTL OESTE LANE	1	\$2.00	\$100.00	\$0.00	\$102.00	20/11/2013	05/12/2013
12209545	18/09/2013	06:10:23	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209544	18/09/2013	06:02:33	DTL ESTE RIGHT LANE	11	\$2.00	\$100.00	\$0.00	\$102.00	20/11/2013	05/12/2013
12209543	17/09/2013	17:17:28	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209542	17/09/2013	05:53:10	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209541	17/09/2013	05:45:15	DTL ESTE RIGHT LANE	11	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209540	16/09/2013	17:16:13	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209539	16/09/2013	07:25:58	PR-66	5	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209538	16/09/2013	06:22:16	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209537	16/09/2013	06:14:16	DTL ESTE RIGHT LANE	11	\$2.00	\$100.00	\$0.00	\$102.00	20/11/2013	05/12/2013
12209536	16/09/2013	06:04:41	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209535	15/09/2013	17:20:26	ARECIBO	13	\$0.75	\$100.00	\$0.00	\$100.75	20/11/2013	05/12/2013
12209534	15/09/2013	11:12:57	PONCE	12	\$0.75	\$100.00	\$0.00	\$100.75	20/11/2013	05/12/2013
12209533	14/09/2013	06:43:25	ARECIBO	3	\$0.75	\$100.00	\$0.00	\$100.75	20/11/2013	05/12/2013
12209532	14/09/2013	06:33:32	MANATI	4	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209531	13/09/2013	16:12:59	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209530	13/09/2013	05:41:14	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209529	13/09/2013	05:34:17	DTL ESTE RIGHT LANE	11	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209528	12/09/2013	18:01:19	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209527	12/09/2013	05:45:33	DTL ESTE RIGHT LANE	11	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209526	11/09/2013	17:27:06	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209525	11/09/2013	05:37:52	BUCHANAN	20	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209524	10/09/2013	17:48:53	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209523	10/09/2013	06:22:48	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209522	09/09/2013	17:23:48	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209521	09/09/2013	14:22:04	PR-66	15	\$1.45	\$100.00	\$0.00	\$101.45	20/11/2013	05/12/2013
12209520	09/09/2013	05:51:18	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209519	09/09/2013	05:43:47	DTL ESTE RIGHT LANE	11	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013



AUTORIDAD DE CARRETERAS Y TRANSPORTACIÓN
DEPARTAMENTO DE TRANSPORTACIÓN Y OBRAS PÚBLICAS

ESTADO LIBRE ASOCIADO DE PUERTO RICO

Boleto	Fecha	Hora	Plaza	Carril	Peaje a pagar	Multa a pagar	Pagos/ajustes/otros	Cantidad a pagar multa	Apelar en o antes de	Pagar en o antes de
12209518	06/09/2013	17:31:32	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209517	06/09/2013	12:16:49	PR-66	15	\$1.45	\$100.00	\$0.00	\$101.45	20/11/2013	05/12/2013
12209516	06/09/2013	05:21:08	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209515	05/09/2013	07:03:17	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209514	03/09/2013	05:20:37	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209513	30/08/2013	20:58:13	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209512	30/08/2013	05:29:41	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209511	29/08/2013	17:25:47	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209510	29/08/2013	05:35:26	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209509	29/08/2013	05:21:32	VEGA ALTA	15	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209508	28/08/2013	17:30:06	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209507	28/08/2013	05:39:15	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209506	28/08/2013	05:24:53	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209505	27/08/2013	18:27:38	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209504	27/08/2013	05:28:52	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209503	25/08/2013	18:04:42	MANATI	4	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209502	23/08/2013	15:18:42	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209501	23/08/2013	06:12:01	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209500	23/08/2013	05:54:35	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209499	22/08/2013	05:28:18	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209498	22/08/2013	05:13:17	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209497	21/08/2013	18:23:58	TOA BAJA	4	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209496	21/08/2013	06:06:16	BUCHANAN	20	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209495	21/08/2013	05:50:46	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209494	20/08/2013	05:36:28	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209493	20/08/2013	05:22:05	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209492	19/08/2013	05:33:08	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209491	19/08/2013	05:19:09	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209490	16/08/2013	05:32:49	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209489	16/08/2013	05:18:52	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209488	15/08/2013	07:01:08	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209487	14/08/2013	16:31:16	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209486	14/08/2013	07:39:01	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209485	13/08/2013	16:59:39	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209484	13/08/2013	05:23:54	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209483	13/08/2013	05:10:00	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209482	12/08/2013	07:04:04	BUCHANAN	23	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209481	12/08/2013	06:21:58	VEGA ALTA	15	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209480	11/08/2013	14:22:30	MANATI	4	\$1.50	\$100.00	\$0.00	\$101.50	20/11/2013	05/12/2013
12209479	09/08/2013	17:16:06	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209478	09/08/2013	07:02:51	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209477	08/08/2013	18:10:42	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209476	08/08/2013	05:21:53	BUCHANAN	21	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209475	08/08/2013	05:06:57	VEGA ALTA	14	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209474	07/08/2013	17:16:08	TOA BAJA	5	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013
12209473	07/08/2013	05:42:15	BUCHANAN	22	\$1.00	\$100.00	\$0.00	\$101.00	20/11/2013	05/12/2013

161 -891

LOPEZ CRESPO, MARIA DEL R
URB ALTURAS DE VEGA BAJA
Q-22 CALLE VICTOR RUIZ
VEGA BAJA, PR 00693



ESTADO LIBRE ASOCIADO DE PUERTO RICO
DEPARTAMENTO DE TRANSPORTACION Y OBRAS PUBLICAS
DIRECTORIA DE SERVICIOS AL CONDUCTOR

PERMISO PARA VEHICULOS DE MOTOR O ARRASTRES

Relación de Multas Administrativas

La siguiente relación incluye los boletos de multas administrativas que se han expedido contra el dueño del vehículo. Estas multas deberán ser pagadas al momento de renovar esta licencia.

Boleto	Fecha	Cantidad	Mun	Orden o Ley
639641	06oct2010	75	34	O
9593223	04mar2013	100	34	E
9614066	06mar2013	100	8	E
9535746	26feb2013	100	34	E
9562188	01mar2013	100	34	E
9614064	06mar2013	100	34	E
9614067	06mar2013	100	36	E
9614065	06mar2013	100	51	E
9593222	04mar2013	100	81	E
9593224	04mar2013	100	77	E
9562189	01mar2013	100	77	E
9562186	28feb2013	100	34	E
9562187	28feb2013	100	77	E

Multas	\$1,275.00
Derechos Anuales	\$25.00
ACAA	\$35.00
Renovacion	\$10.00
Seguro Oblig	\$99.00
Importe total	\$1,444.00

REQUIERE INSPECCION VEH DE
MAS DE DOS AÑOS FABRICADO

PUNTO DE VENTA

1997 TOYOTA TERCEL CE VINO CLARO

Automovil (Privado), Auto Privado

Descripción y Clasificación del Vehículo

5171036 09dic1996 CLX559==== 2225565
 Registración Fecha Registro Tablilla Título
 1997 TOYT TCE VIC *2 *4 **82
 Año Marca Modelo Color Puertas Cita Cab.Fuerza
 JT2AC52L5V0214790 0 0
 VIN (Número de Serie) Peso Desc Capacidad Carga

==== \$8,747
 Dealer Venta Condicional Precio Contribución

ene 2014 a dic 2014 31dic2014
 Vigencia Marbete Expiración

LOPEZ CRESPO, MARIA DEL R
URB ALTURAS DE VEGA BAJA
Q-22 CALLE VICTOR RUIZ
VEGA BAJA, PR 00693

Dueño del Vehículo y Dirección Postal

La Misma NO ES
VALIDA SIN
EL SELLO
DE PAGO

Dirección Residencial, solo si es diferente a Postal

P VENTA \$8,747 4532598
 Licencia Estación de Inspección

20131114-15064500-401-10778-13-036396267



Reporte de Multas Administrativas a Licencia

Dueño: 4532598	Expira: 27 jul 2014
Descripción: Conductor	
Licencia: LOPEZ CRESPO, MARIA DEL R	
Identificación: ssid: XXX-XX-0699	

Licencia	Núm. de Boleto	Fecha de Multa	Municipio	Dist.	Cantidad	Fecha de Transacción	Núm. de Batch
4532598	33580392	30 may 2013	BAYAMÓN		\$ 50.00	03 abr 2014	0
4532598	33580393	30 may 2013	BAYAMÓN	L	\$ 25.00	07 abr 2014	0
4532598	1170826	12 ago 2011	SAN JUAN	L	\$ 50.00	22 nov 2013	17030146
4532598	29184436	15 nov 2010	DORADO	L	\$ 250.00	15 oct 2012	17006938
4532598	25072076	25 jun 2008	VEGA BAJA	L	\$ 50.00	07 may 2009	16014996
4532598	25474915	24 jun 2008	VEGA BAJA	L	\$ 50.00	07 may 2009	16015081
4532598	26282864	30 may 2008	VEGA ALTA	L	\$ 50.00	07 may 2009	16015081
4532598	25427558	29 mar 2008	VEGA BAJA	L	\$ 30.00	01 may 2009	16014629
4532598	24792571	11 nov 2007	VEGA BAJA	L	\$ 25.00	11 mar 2009	16011852

Total: 9
Cantidad \$ 580.00

19 - ABR - 2014 - 03:20:21

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **ANGEL LUIS FIGUEROA MERCED,
MARIA DEL ROSARIO LOPEZ CRESPO**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 ANGEL LUIS FIGUEROA MERCED

Debtor 2 MARIA DEL ROSARIO LOPEZ CRESPO
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

Occupation

SECURITY GUARD

Employer's name

CAPITOL SECURITY POLICE INC

Employer's address

703 CALLE VICTOR LOPEZ
SAN JUAN, PR 00936

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

WORKER

AVAL RESEARCH INC

1510 AVE FD ROOSEVELT
SUITE 1303
GUAYNABO, PR 00966

How long employed there?

1.5 YEARS

6 YEARS

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>1,273.00</u>	\$ <u>1,560.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>1,273.00</u>	\$ <u>1,560.00</u>

Debtor 1 **ANGEL LUIS FIGUEROA MERCED**
Debtor 2 **MARIA DEL ROSARIO LOPEZ CRESPO**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	\$ 1,273.00	\$ 1,560.00	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	\$ 73.00	\$ 139.00	
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	\$ 0.00	\$ 0.00	
5e. Insurance	\$ 0.00	\$ 0.00	
5f. Domestic support obligations	\$ 0.00	\$ 0.00	
5g. Union dues	\$ 0.00	\$ 0.00	
5h. Other deductions. Specify: _____	\$ 0.00	\$ 0.00	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 73.00	\$ 139.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$ 1,200.00	\$ 1,421.00	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 0.00	\$ 0.00	
8b. Interest and dividends	\$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ 0.00	
8d. Unemployment compensation	\$ 0.00	\$ 0.00	
8e. Social Security	\$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$ 0.00	
8g. Pension or retirement income	\$ 0.00	\$ 0.00	
8h. Other monthly income. Specify: TAX REFUND- NEEDED TO MANAGE BUDGET	\$ 70.00	\$ 0.00	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 70.00	\$ 0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 1,270.00	\$ 1,421.00	= \$ 2,691.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____			
		+\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and <i>Related Data</i> , if it applies			\$ 2,691.00 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 ANGEL LUIS FIGUEROA MERCED

Debtor 2 MARIA DEL ROSARIO LOPEZ CRESPO
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

6 YEARS

☐ No

☒ Yes

Daughter

10 YEARS

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 450.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **ANGEL LUIS FIGUEROA MERCED**
 Debtor 2 **MARIA DEL ROSARIO LOPEZ CRESPO**

Case number (if known) _____

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	<u>160.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>70.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>90.00</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>
7. Food and housekeeping supplies	7. \$	<u>600.00</u>
8. Childcare and children's education costs	8. \$	<u>100.00</u>
9. Clothing, laundry, and dry cleaning	9. \$	<u>65.00</u>
10. Personal care products and services	10. \$	<u>36.00</u>
11. Medical and dental expenses	11. \$	<u>40.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>400.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	<u>55.00</u>
14. Charitable contributions and religious donations	14. \$	<u>0.00</u>
15. Insurance.		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	<u>0.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).		
19. Other payments you make to support others who do not live with you.	18. \$	<u>0.00</u>
Specify: _____	19. \$	<u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. Other: Specify: _____	21. +\$	<u>0.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$	<div style="border: 1px solid black; padding: 2px;"><u>2,166.00</u></div>
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	<u>2,691.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>2,166.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<div style="border: 1px solid black; padding: 2px;"><u>525.00</u></div>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?
 For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain: _____

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
District of Puerto Rico**

In re **ANGEL LUIS FIGUEROA MERCED
MARIA DEL ROSARIO LOPEZ CRESPO**

Debtor(s)

Case No.

Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 27, 2014

Signature /s/ ANGEL LUIS FIGUEROA MERCED
ANGEL LUIS FIGUEROA MERCED
Debtor

Date April 27, 2014

Signature /s/ MARIA DEL ROSARIO LOPEZ CRESPO
MARIA DEL ROSARIO LOPEZ CRESPO
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Puerto Rico

In re **ANGEL LUIS FIGUEROA MERCED**
MARIA DEL ROSARIO LOPEZ CRESPO

Debtor(s)

Case No.

Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$5,529.00
\$33,175.00
\$34,702.00

SOURCE
2014 YTD: Both Employment Income
2013: Both Employment Income
2012: Both Employment Income

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

B7 (Official Form 7) (04/13)

2

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.



a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERS

AMOUNT
PAID OR
VALUE OF
TRANSFERS

AMOUNT STILL
OWING

None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF
PROCEEDING
COLLECTION OF
MONEY

COURT OR AGENCY
AND LOCATION
VEGA BAJA

STATUS OR
DISPOSITION
PENDING

**OPERATING PARTNERS V. ANGEL FIGUEROA
CM2014-0066**

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF
PROPERTY

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Juan O. Calderon-Lithgow P.O. BOX 1710 VEGA BAJA, P. 00694-1710	4/16/2014	\$400.00

B7 (Official Form 7) (04/13)

4

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

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5

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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6

18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None

- ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

- ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None

- ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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7

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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8

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 27, 2014

Signature /s/ ANGEL LUIS FIGUEROA MERCED
ANGEL LUIS FIGUEROA MERCED
Debtor

Date April 27, 2014

Signature /s/ MARIA DEL ROSARIO LOPEZ CRESPO
MARIA DEL ROSARIO LOPEZ CRESPO
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
District of Puerto Rico

In re **ANGEL LUIS FIGUEROA MERCED**
MARIA DEL ROSARIO LOPEZ CRESPO

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	3,000.00
Prior to the filing of this statement I have received	\$	400.00
Balance Due	\$	2,600.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **April 27, 2014**

/s/ JUAN O. CALDERON-LITHGOW

JUAN O. CALDERON-LITHGOW

Juan O. Calderon-Lithgow

P.O. BOX 1710

VEGA BAJA, P. 00694-1710

(787) 858-5476 Fax: (787) 858-5476

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
District of Puerto Rico**

In re **ANGEL LUIS FIGUEROA MERCED
MARIA DEL ROSARIO LOPEZ CRESPO**

Debtor(s)

Case No.

Chapter **13**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**ANGEL LUIS FIGUEROA MERCED
MARIA DEL ROSARIO LOPEZ CRESPO**

Printed Name(s) of Debtor(s)

X **/s/ ANGEL LUIS FIGUEROA MERCED** **April 27, 2014**

Signature of Debtor

Date

Case No. (if known) _____

X **/s/ MARIA DEL ROSARIO LOPEZ
CRESPO**

April 27, 2014

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
District of Puerto Rico**

In re	ANGEL LUIS FIGUEROA MERCED MARIA DEL ROSARIO LOPEZ CRESPO	Debtor(s)	Case No.	
			Chapter	13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	April 27, 2014	/s/ ANGEL LUIS FIGUEROA MERCED
		ANGEL LUIS FIGUEROA MERCED
		Signature of Debtor
Date:	April 27, 2014	/s/ MARIA DEL ROSARIO LOPEZ CRESPO
		MARIA DEL ROSARIO LOPEZ CRESPO
		Signature of Debtor

ANGEL LUIS FIGUEROA MERCED
11 CALLE C
PARCELAS AMADEO
VEGA BAJA, PR 00693

DISH NETWORK
DEPT 0063
PALATINE, IL 60055-0363

DTOP
PO BOX 41269
SAN JUAN, PR 00940

MARIA DEL ROSARIO LOPEZ CRESPO
11 CALLE C
PARCELAS AMADEO
VEGA BAJA, PR 00693

DTOP
PO BOX 41269
SAN JUAN, PR 00940

DTOP
PO BOX 41269
SAN JUAN, PR 00940

JUAN O. CALDERON-LITHGOW
JUAN O. CALDERON-LITHGOW
P.O. BOX 1710
VEGA BAJA, P. 00694-1710

DTOP
PO BOX 41269
SAN JUAN, PR 00940

DTOP
PO BOX 41269
SAN JUAN, PR 00940

ALLIED INTERSTATE
PO BOX 4000
WARRENTON, VA 20188

DTOP
PO BOX 41269
SAN JUAN, PR 00940

DTOP
PO BOX 41269
SAN JUAN, PR 00940

AUTORIDAD CARRETERAS
AUTOEXPRESO
PO BOX 11889
SAN JUAN, PR 00922-1889

DTOP
PO BOX 41269
SAN JUAN, PR 00940

DTOP
PO BOX 41269
SAN JUAN, PR 00940

CICA COLLECTION
PO BOX 12338
SAN JUAN, PR 00914-0338

DTOP
PO BOX 41269
SAN JUAN, PR 00940

EMPRESAS BERRIOS
PO BOX 674
CIDRA, PR 00639

CINGULAR/AT&T
MIDLAND BANKRUPTCY
5407 ANDREWS HWY
MIDLAND, TX 79706

DTOP
PO BOX 41269
SAN JUAN, PR 00940

FIRST FEDERAL SAVING
AUTO LOAN DEPT
PO BOX 13817
SAN JUAN, PR 00908-3817

CLARO
PO BOX 360998
SAN JUAN, PR 00936

DTOP
PO BOX 41269
SAN JUAN, PR 00940

FIRST FEDERAL SAVINGS
AUTO LOAN DEPT
PO BOX 13817
SAN JUAN, PR 00908-3817

CLARO
BANKRUPTCY DEPT
PO BOX 360998
SAN JUAN, PR 00936

DTOP
PO BOX 41269
SAN JUAN, PR 00940

HOSPITAL PAVIA
PO BOX 11137
SAN JUAN, PR 00910-1137

ILCA COLLECTION AGENCY
PO BOX 362211
SAN JUAN, PR 00936-2211

STELLAR RECOVERY INC
1327 HIGHWAY 2 WEST
KALISPELL, MT 59901

ISLAND FINANCE
CALLE PALMER 8
CIALES, PR 00638

STEVEN SEGAL JIMENEZ
PO BOX 366220
SAN JUAN, PR 00936-6220

KOMODIDAD DISTRIBUTORS
PO BOX 6359
CAGUAS, PR 00626

VERIZON WIRELESS
500 TECHONOLOGY DR STE 550
WELDON SPRINGS, MO 63304

LIBERTY CABLEVISION OF PR
PO BOX 719
LUQUILLO, PR 00773

VERIZON WIRELESS
500 TECHNOLOGY DR STE 550
WELDON SPRINGS, MO 63304

OPERATING PARTNERS CO INC
PO BOX 194499
SAN JUAN, PR 00919

PREPA
P.O.BOX 363508
SAN JUAN, PR 00936

PREPA
P.O.BOX 363508
SAN JUAN, PR 00936

RPM
PO BOX 1548
LYNNWOOD, WA 98046-1548

SOUTHWEST CREDIT
PO BOX 142589
AUSTIN, TX 78714

B 22C (Official Form 22C) (Chapter 13) (04/13)

In re **ANGEL LUIS FIGUEROA MERCED
MARIA DEL ROSARIO LOPEZ
CRESPO**
Debtor(s)
Case Number: _____
(If known)

According to the calculations required by this statement:

☐ The applicable commitment period is 3 years.

☒ The applicable commitment period is 5 years.

☒ Disposable income is determined under § 1325(b)(3).

☐ Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME						
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A	Column B
		Debtor's		Spouse's		
		Income		Income		
2	Gross wages, salary, tips, bonuses, overtime, commissions.				\$ 1,273.00	\$ 1,560.00
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.					
		Debtor		Spouse		
	a.	Gross receipts	\$ 0.00	\$ 0.00		
	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00		
	c.	Business income	Subtract Line b from Line a			
			\$ 0.00	\$ 0.00		
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.					
		Debtor		Spouse		
	a.	Gross receipts	\$ 0.00	\$ 0.00		
	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00		
	c.	Rent and other real property income	Subtract Line b from Line a			
			\$ 0.00	\$ 0.00		
5	Interest, dividends, and royalties.				\$ 0.00	\$ 0.00
6	Pension and retirement income.				\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.				\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
		Debtor	Spouse		
	a.	\$	\$		
	b.	\$	\$		
				\$ 0.00	\$ 0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).			\$ 1,273.00	\$ 1,560.00
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.			\$ 2,833.00	

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11			\$ 2,833.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.			
	a.		\$	
	b.		\$	
	c.		\$	
	Total and enter on Line 13			\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.			\$ 2,833.00
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.			\$ 33,996.00
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
	a. Enter debtor's state of residence: <u>PR</u> b. Enter debtor's household size: <u>4</u>			\$ 29,184.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.			

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.			\$ 2,833.00
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.			
	a.		\$	
	b.		\$	
	c.		\$	
	Total and enter on Line 19.			\$ 0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.			\$ 2,833.00

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 33,996.00																								
22	Applicable median family income. Enter the amount from Line 16.	\$ 29,184.00																								
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.																									
Part IV. CALCULATION OF DEDUCTIONS FROM INCOME																										
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)																										
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$ 1,465.00																								
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="3">Persons under 65 years of age</th> <th colspan="3">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 60%;">Allowance per person</td> <td style="width: 35%; text-align: right;">60</td> <td style="width: 5%;">a2.</td> <td style="width: 60%;">Allowance per person</td> <td style="width: 35%; text-align: right;">144</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td style="text-align: right;">4</td> <td>b2.</td> <td>Number of persons</td> <td style="text-align: right;">0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td style="text-align: right;">240.00</td> <td>c2.</td> <td>Subtotal</td> <td style="text-align: right;">0.00</td> </tr> </tbody> </table>		Persons under 65 years of age			Persons 65 years of age or older			a1.	Allowance per person	60	a2.	Allowance per person	144	b1.	Number of persons	4	b2.	Number of persons	0	c1.	Subtotal	240.00	c2.	Subtotal	0.00
Persons under 65 years of age			Persons 65 years of age or older																							
a1.	Allowance per person	60	a2.	Allowance per person	144																					
b1.	Number of persons	4	b2.	Number of persons	0																					
c1.	Subtotal	240.00	c2.	Subtotal	0.00																					
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$ 706.00																								
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td style="width: 5%;">a.</td> <td style="width: 55%;">IRS Housing and Utilities Standards; mortgage/rent expense</td> <td style="width: 40%; text-align: right;">\$ 951.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </tbody> </table>		a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$ 951.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 0.00	c.	Net mortgage/rental expense	Subtract Line b from Line a.															
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$ 951.00																								
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 0.00																								
c.	Net mortgage/rental expense	Subtract Line b from Line a.																								
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$ 0.00																								

27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>		\$	278.00												
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>		\$	0.00												
28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>		a.	IRS Transportation Standards, Ownership Costs	\$	0.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	0.00	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$	0.00
a.	IRS Transportation Standards, Ownership Costs	\$	0.00													
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	0.00													
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.														
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td>\$</td> <td>0.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td colspan="2">Subtract Line b from Line a.</td> </tr> </table>		a.	IRS Transportation Standards, Ownership Costs	\$	0.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	0.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		\$	0.00
a.	IRS Transportation Standards, Ownership Costs	\$	0.00													
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	0.00													
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.														
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>		\$	266.00												
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>		\$	0.00												
32	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>		\$	0.00												
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.</p>		\$	0.00												
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>		\$	0.00												
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>		\$	0.00												

36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.		\$	0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		\$	0.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.		\$	3,906.00
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37				
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.			
	a.	Health Insurance	\$	0.00
	b.	Disability Insurance	\$	0.00
	c.	Health Savings Account	\$	0.00
Total and enter on Line 39			\$	0.00
If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$				
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.		\$	0.00
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$	0.00
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$	0.00
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$	0.00
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.		\$	0.00
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.		\$	0.00
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.		\$	0.00

Subpart C: Deductions for Debt Payment

47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.				
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	
	a. EMPRESAS BERRIOS	INSTALLMENT SALES CONTRACT	\$ 50.00	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	
	b. FIRST FEDERAL SAVING	NISSAN VERSA 2013	\$ 399.00	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	
	Total: Add Lines				\$ 449.00
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a. -NONE-		\$		
	Total: Add Lines				\$ 0.00
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.				\$ 0.00
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.				
	a.	Projected average monthly Chapter 13 plan payment.	\$ 0.00		
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 6.90		
	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b		\$ 0.00
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.				\$ 449.00

Subpart D: Total Deductions from Income

52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.	\$ 4,355.00
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Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$ 2,833.00
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$ 0.00
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ 0.00
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 4,355.00

57	<p>Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 65%;">Nature of special circumstances</th> <th style="width: 10%;">Amount of Expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2"></td> <td>Total: Add Lines</td> </tr> </tbody> </table>		Nature of special circumstances	Amount of Expense	a.		\$	b.		\$	c.		\$			Total: Add Lines	\$ 0.00
	Nature of special circumstances	Amount of Expense															
a.		\$															
b.		\$															
c.		\$															
		Total: Add Lines															
58	<p>Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.</p>	\$ 4,355.00															
59	<p>Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.</p>	\$ -1,522.00															

Part VI. ADDITIONAL EXPENSE CLAIMS

60	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 65%;">Expense Description</th> <th style="width: 30%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c and d</td> <td>\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c and d		\$	
	Expense Description	Monthly Amount																		
a.		\$																		
b.		\$																		
c.		\$																		
d.		\$																		
Total: Add Lines a, b, c and d		\$																		

Part VII. VERIFICATION

61	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <table style="width: 100%;"> <tr> <td style="width: 50%;"> <p>Date: <u>April 27, 2014</u></p> </td> <td style="width: 50%;"> <p>Signature: <u>/s/ ANGEL LUIS FIGUEROA MERCED</u> ANGEL LUIS FIGUEROA MERCED (Debtor)</p> </td> </tr> <tr> <td> <p>Date: <u>April 27, 2014</u></p> </td> <td> <p>Signature: <u>/s/ MARIA DEL ROSARIO LOPEZ CRESPO</u> MARIA DEL ROSARIO LOPEZ CRESPO (Joint Debtor, if any)</p> </td> </tr> </table>	<p>Date: <u>April 27, 2014</u></p>	<p>Signature: <u>/s/ ANGEL LUIS FIGUEROA MERCED</u> ANGEL LUIS FIGUEROA MERCED (Debtor)</p>	<p>Date: <u>April 27, 2014</u></p>	<p>Signature: <u>/s/ MARIA DEL ROSARIO LOPEZ CRESPO</u> MARIA DEL ROSARIO LOPEZ CRESPO (Joint Debtor, if any)</p>
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<p>Date: <u>April 27, 2014</u></p>	<p>Signature: <u>/s/ MARIA DEL ROSARIO LOPEZ CRESPO</u> MARIA DEL ROSARIO LOPEZ CRESPO (Joint Debtor, if any)</p>				

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
District of Puerto Rico**

In re **ANGEL LUIS FIGUEROA MERCED
MARIA DEL ROSARIO LOPEZ CRESPO**

Debtor(s)

Case No.

Chapter **13**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**ANGEL LUIS FIGUEROA MERCED
MARIA DEL ROSARIO LOPEZ CRESPO**

Printed Name(s) of Debtor(s)

X **/s/ ANGEL LUIS FIGUEROA MERCED** **April 27, 2014**

Signature of Debtor

Date

Case No. (if known)

X **/s/ MARIA DEL ROSARIO LOPEZ
CRESPO**

April 27, 2014

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

**/s/ ANGEL LUIS FIGUEROA
MERCED**

April 27, 2014

Debtor's Signature

Date

**/s/ MARIA DEL ROSARIO LOPEZ
CRESPO**

April 27, 2014

Joint Debtor's Signature

Date

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules, and Statement of Financial Affairs, and in some cases a Statement of Intention, need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.